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State of Oregon, County of Klamath
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 Linda Smith, County Clerk
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Prepared by and after recording mail to:

SMI/Attn: Sherry Doza *Sherry Doza*
 P.O. Box 540817
 Houston, Texas 77254-0817
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Oregon

County of Klamath

Loan #: 0601421048

Index:

Job#: 405_2373

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Trustor:	CAROL A. RUSSELL AND KENNETH L. RUSSELL
Beneficiary:	ACCESS INTEGRITY FUNDING CORPORATION
Trustee:	AMERITITLE
Book:	M97
Page:	29101

AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

Now, therefore, the undersigned hereby substitutes STEWART TITLE GUARANTY COMPANY whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056, as Trustee under said Deed of Trust.

STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

In witness whereof the parties hereto have caused this instrument to be duly executed this 25th day of June 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

Barbara Kasza
 By: Barbara Kasza
 Title: Assistant Vice President

STANDARD FEDERAL BANK, A
 FEDERAL SAVINGS BANK

Delores Farnstrom
 By: Delores Farnstrom
 Title: Vice President

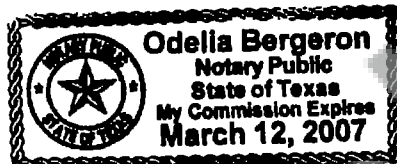


STATE OF TEXAS
COUNTY OF HARRIS

On this the 25th day of June 2003 A.D. , before me, a Notary Public, appeared Barbara Kasza to me personally known, who being by me duly sworn, did say that (s)he is the Assistant Vice President of STEWART TITLE GUARANTY COMPANY , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Barbara Kasza acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Odella Bergeron



STATE OF FLORIDA
COUNTY OF DUVAL

On this the 25th day of June 2003 A.D. , before me, a Notary Public, appeared Delores Farnstrom to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Delores Farnstrom acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Jessica Fallon
Jessica Fallon, Notary Public,
Duval County,
My Commission Expires 11/11/2006

